



FEMA

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Recovery Times



Urban Search & Rescue workers search for survivors in the aftermath of Hurricane Ivan. FEMA photo by Andrea Boober

WHERE TO FIND IMPORTANT RECOVERY INFOR- MATION

❖ After registering for aid, you will receive an *Applicant Guide* in the mail that will answer many of your questions. Check the guide before calling the FEMA Helpline for information. Brochures and other information also will be distributed at local Disaster Recovery Centers, at community meetings and by FEMA community relations representatives.

❖ If you have registered with FEMA, please wait for the FEMA inspector before calling the FEMA Helpline with questions. The FEMA Helpline cannot evaluate your case until the inspector has confirmed your damages. An inspector will contact you and should visit your property within two weeks after registration.

❖ There are Disaster Recovery Centers in most disaster areas where you can get more information regarding your application. You also can ask questions about it. For the most recent list of Disaster Recovery Centers, visit www.fema.gov or check local newspapers.

Help Available Now

Residents of disaster-declared counties whose homes, businesses or personal property sustained damage as a result of one of the Hurricanes of 2004 can begin the process of applying for disaster assistance by calling 800-621-FEMA (3362). Lines are open 24 hours a day, seven days a week. (TTY: 800-462-7585.)

However, FEMA's toll-free teleregistration line has been receiving a record number of calls. More centers and operators have been added, but the volume remains extremely high. Please help FEMA help to those with the greatest need first, by following these suggestions:

- If you have minimal damages, wait a few days to call to apply for disaster aid, so those with more serious damage can get help first.
- If you get a busy signal when calling, be patient. Try calling late in the evening or early in the morning when call volume often is lighter.
- If you have immediate needs for food, clothing, cleaning supplies, minor medical care and the like, contact the American Red Cross or other voluntary organizations. Check your newspaper, radio and television news for numbers and locations of relief agencies.
- If you have insurance coverage, call your agent or insurance carrier immediately. Wait until you know what your settlement will be, then if you need additional help, call FEMA.

For disaster information visit

www.fema.gov

www.HurricaneCharleyRelief.com

www.HurricaneFrancesRelief.com

Apply by Phone
800.621.FEMA (3362)
TTY: 800.462.7585

24 hours a day
seven days a week
until further notice

HOW TO FILE AN INSURANCE CLAIM

If you have homeowners or flood insurance, call your insurance agent to report your claim as soon as possible. The agent will prepare a Notice of Loss form and an adjuster will be assigned to help you.

If possible, photograph the outside and the inside of the damaged property, showing the damage.

Dispose of damaged property that presents a health hazard or that may hamper clean-up operations. Be sure to describe fully all discarded items so that when the adjuster examines your losses and your records, these articles are included.

Compile a room-by-room inventory of missing or damaged goods and include manufacturers' names, dates and places of purchase and prices, where possible. Try to locate receipts and proofs of purchase, especially for large appliances. Good records can speed settlement of your claim.

ARE NON-CITIZENS ELIGIBLE FOR FEMA ASSISTANCE?

To be eligible for cash assistance from FEMA you must be a U.S. citizen, a non-citizen national or a qualified alien.

However, undocumented non-citizens can apply on behalf of their minor child who is a citizen and has a social security number. FEMA can provide information on how to obtain a social security number for a minor child. The minor child must live with the parent/guardian applying on their behalf.

An undocumented disaster victim does not have to be a U.S. citizen, non-citizen national or a qualified alien for non-cash assistance, including Crisis Counseling, Disaster Legal Services or other short-term, non-cash emergency assistance. Also, assistance from voluntary agencies is provided regardless of immigration status.

Q&A: Disaster Assistance

Q: What happens after I apply for disaster assistance? How long does it take to receive disaster assistance?

A: Within two weeks after you apply to FEMA, a qualified inspector will contact you to set up a time to see your disaster damages. About two weeks after that, you should have a decision about whether or not you qualify for help. If you have been referred for a disaster loan from the U.S. Small Business Administration (SBA), SBA also will contact you and schedule an appointment to review your disaster-related losses.

If you are eligible for help, you should receive a U.S. Treasury/State check or notification of a deposit to your bank account within about two weeks of the inspector's visit. Other types of help may be provided later, based on specific eligibility and need.

Q: Should I wait until the inspectors come before I begin clean up?

A: No. If possible, take photos of the damage before you clean. Remember to keep receipts for all of your expenses.

Q: Will I be reimbursed for living expenses I incurred while I was evacuated?

A: FEMA provides limited reimbursement for living expenses incurred during evacuations. To be eligible for these, the home you are displaced from must be your primary residence. In addition, the home must either have been damaged by the disaster or you were prohibited from returning to it once the general evacuation order was lifted. Register for assistance and submit your receipts to see if the cost is covered. FEMA reviews these requests on a case-by-case basis.

Q: I purchased a generator. Will I be reimbursed?

A: Requests for reimbursement of the cost of the generator is reviewed on a case-by-case basis to determine if the generator was purchased to overcome a disaster-related hardship, injury or adverse condition. Register for disaster assistance and submit your receipts to see if the cost is covered.

Q: Can I apply for help for my damaged car?

A: Yes. You will need to register and provide proof of ownership and insurance information for the vehicle.

Q: Will FEMA pay for moving and storage expenses?

A: These costs may be covered if they are directly related to the disaster. Register and submit your receipts to see if the cost is covered.

Q: Am I eligible for disaster assistance for damage to a vacation home?

A: Damages to secondary homes or vacation homes are not eligible under FEMA's disaster assistance program. However, FEMA will review your other-than-housing losses on a case-by-case basis to determine eligibility.

Q: I lost my food because of the power outage; will I be reimbursed for it?

A: FEMA's disaster program does not cover food losses. Voluntary organizations in the disaster area may be able to help you if you have an immediate need for food.

Aid to Help You

On the Road to Recovery

Individuals and business owners who suffered losses because of one of the Hurricanes of 2004 that struck in August and September may be eligible for assistance.

ASSISTANCE FOR INDIVIDUALS AND HOMEOWNERS

Help is available for renters and homeowners whose primary homes were damaged or destroyed or who face displacement from their homes because of disaster damage. Aid can include grants for temporary housing or money for emergency repairs to make a home livable. Help also is available to meet disaster-related serious needs or necessary expenses such as medical, dental or transportation costs.

HOME/PERSONAL PROPERTY DISASTER LOANS

U.S. Small Business Administration (SBA) low-interest disaster loans up to \$200,000 are available to homeowners for real estate repairs. Renters and homeowners may borrow up to \$40,000 to replace personal property losses.

BUSINESS DISASTER LOANS

Businesses of all sizes and certain non-profit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to pay for repairing or replacing real estate, machinery and equipment, inventory and other assets.

For small businesses, SBA makes economic injury loans available for working capital. Eligible businesses can be in the adjoining as well as declared counties.

CONSUMER SERVICES

Complaints about business practices and other consumer problems should be filed with the state attorney general's office.

If you're insured, should you apply for assistance?

If you suffered damage from a hurricane that struck in August and September 2004 and

you live or own a business in one of the disaster-declared counties, you may be eligible for federal disaster assistance

even if you were insured.

The law does not allow disaster aid to duplicate insurance benefits, nor does it allow payment of insurance deductibles; however, if your insurance does not cover all your costs or damage, FEMA may be able to help.

Register for aid by calling
800-621-FEMA (3362)

DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits may be provided for those out of work because of the disaster, including self-employed persons, farm/ranch owners and others not covered by regular unemployment insurance. Apply at your local unemployment office.

AGRICULTURAL AID

Emergency loans may be available to farmers or ranchers for actual losses to essential property and/or production capacity. Cost-sharing grants also are available for emergency conservation measures. Contact your local Farm Services Agency office.

SOCIAL SECURITY BENEFITS

If delivery of your check has been delayed by the disaster, help is available from your local Social Security office.

TAX ASSISTANCE

The Internal Revenue Service allows federal income tax deductions for under-insured or uninsured losses on homes, personal property and household goods.

FRAUD PROTECTION AND LEGAL SERVICES

The U.S. Department of Housing and Urban Development can assist in cases of unlawful discrimination in federally subsidized or insured housing. File complaints with the state attorney general's office. Legal assistance and/or referrals may be available from the state bar association.

INSURANCE INFORMATION

The state insurance bureau can help with matters such as speeding up settlements, getting copies of lost policies, verifying losses and filing claims.

VETERANS BENEFITS

Information is available about benefits, pensions, insurance and mortgage loans.

VOLUNTEER AGENCY SERVICES

Volunteer relief agencies such as the American Red Cross, Salvation Army and other groups offer a range of services from supplying disaster victims with home clean-up kits to financial assistance to meet emergency disaster needs.



After Hurricane Ivan, only pilings remain where houses once stood. FEMA photo by Jocelyn Agostino

A Good Time to Think About Flood Insurance

As many residents found out in the aftermath of the recent flooding, homeowners policies do not cover damage from rising waters. But, if you do not have flood insurance, you can take steps now to protect yourself against future flood losses.

Flood insurance backed by the federal government is available to any homeowner, renter or business owner whose property is in a community that participates in the National Flood Insurance Program (NFIP). In order to participate, the community must adopt and enforce local floodplain management ordinances designed to reduce the risk of future flood losses.

If you live in such a community, you can purchase flood insurance from any licensed insurance agent or company — the same one, for example, who handles your homeowners or automobile insurance.

Premiums vary according to the flood risk your property is exposed to, the amount of coverage you purchase, the deductible you select and the type of building you are insuring.

On a single-family home, you may purchase flood insurance coverage up to \$250,000 on the structure and up to \$100,000 on the contents. If you are a business owner, the maximum is \$500,000 on the building and another \$500,000 on contents. If you are a renter, you can purchase up to \$100,000 coverage for personal belongings.

Some people resist buying flood insurance in the faulty belief that if flooding occurs, the government will bail them out. Federal disaster assistance is available only if a flood (or other disaster) is so large and widespread it warrants a major disaster declaration from the president.

Most disasters are not presidentially declared. In the majority of floods, victims are on their own — unless they have flood insurance. And even for floods that are declared major disasters, the aid available is limited. Most assistance is in the form of loans.

For more information, contact your local insurance agent or company or call the NFIP toll-free number, 800-720-1090.

FLOOD INSURANCE MAY HELP REDUCE FUTURE DAMAGE

If a flood substantially damages your home or business, you may have to meet certain building requirements in your community to repair or rebuild.

Help in covering the costs of meeting requirements related to floodplain management might be provided in your flood insurance policy.

Flood insurance policyholders may be eligible to get up to \$30,000 to help pay the costs to bring their home or business into compliance with their community floodplain ordinance.

If your community officials determine that your home or business has been “substantially damaged” by the flood, contact your insurance company or agent to file a claim for help in meeting these costs.

For more information, call your insurance company or agent or the NFIP toll-free number, 800-720-1090.

DEALING WITH MOLD AND MILDEW

A major health concern after a flooding storm is the growth of mold and bacteria.

If your home has been water damaged, inspect and clean all appliances that have been in contact with floodwaters. Look for mold growth throughout the house, including the attic, basement and crawlspaces. Have professionals check heating/cooling ducts and wall insulation for mold growth.

Wash all items that came in contact with floodwaters with a household bleach solution of 4 ounces of bleach to 1 gallon water. Leave the solution on the item for at least 15 minutes before rinsing off with clean water.

When using a bleach solution, open the windows and wear rubber gloves.

Questions? Call your local health department.

SBA Low-Interest Loans: Not Only for Business

A low-interest loan from the U.S. Small Business Administration (SBA) is the main form of federal help for long-term recovery for homeowners, renters and businesses of all sizes. These SBA disaster loans fund repairs of damages to private property not fully covered by insurance. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping costs to the taxpayer reasonable.

Loans for homeowners and renters.

SBA disaster loans up to \$200,000 are available to homeowners for real estate repairs and up to \$40,000 for replacement of disaster-damaged personal property. Renters may borrow up to \$40,000 to replace disaster-damaged personal property.

An additional 20 percent may be added to the disaster loan to cover the costs of devices to prevent future damage.

SBA analyzes the income and debts of a homeowner or renter. If the applicant cannot afford a disaster loan, SBA may automatically refer that person to another source of help.

Loans for businesses and nonprofit organizations.

Businesses of all sizes and private nonprofit organizations may apply for low-interest disaster loans from SBA to repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets. Loans of up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA makes Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal. These loans, up to \$1.5 million, are available to businesses financially impacted by the disaster, even if they had no property damage. Small businesses located in counties next to the declared counties also may apply for these loans.

When you register for assistance by calling the FEMA toll-free number, **800-621-FEMA**, you may receive an SBA loan application. If you need assistance in completing it, you can get help from an SBA representative at any disaster recovery center. Also visit SBA on the Web at www.sba.gov.

OUT OF WORK BECAUSE OF THE DISASTER?

The federal Disaster Unemployment Assistance Program may provide you with a weekly check if you have become unemployed or have suffered a loss of income as a result of the disaster.

The program is designed to help the self-employed, farmers and others not normally eligible for unemployment insurance.

Disaster unemployment assistance can provide weekly benefits for up to 26 weeks following the date of the disaster declaration.

You may be eligible if you are:

- out of work as a result of the disaster;
- self-employed or a seasonal/migrant worker whose income is affected by the disaster;
- an employee not covered by any other unemployment compensation; or
- a survivor who, as a result of the disaster, becomes a head of household.

Contact your local unemployment office for information.

Personal Home Inspections Ensure the Right Kind of Help

To ensure you get the right kind of help, damage inspectors will schedule appointments to visit those who have applied for disaster assistance.

If your home has been damaged, one or more inspectors may visit.

A FEMA inspector schedules an appointment to verify losses after you apply for disaster assistance through the toll-free application line: **800-621-FEMA** (TTY: **800-462-7585** for those with speech or hearing impairments).

If you apply for a U.S. Small Business Administration (SBA) low-interest loan, SBA will send a loss verifier.

The American Red Cross may conduct home visits to verify the loss and need for Red Cross assistance.

Local building and safety inspectors may be sent to see if damaged buildings are safe to enter.

To help inspectors find your home, be sure the house number is prominently displayed.

Recovery Times

Recovery Times is published by the U.S. Department of Homeland Security's Federal Emergency Management Agency with help from other federal, state and voluntary agencies. Comments and inquiries may be directed to

PH: 800.621.FEMA (3362)
<http://www.fema.gov>

Editor, FEMA, Public Affairs
AILEEN COOPER

FEMA MONITORS FOR FRAUD

The Department of Homeland Security's Federal Emergency Management Agency (FEMA) has a system in place to identify the very small percentage of applicants who try to cash in on others' misfortune.

Managing a multi-million dollar disaster program always means walking a fine line between providing speedy service to those who need it and ensuring that taxpayer dollars are not misused.

A number of methods are used to detect fraud. An automated system cross-checks information with other agencies and insurance companies to weed out duplicate applications. Field inspections are conducted to verify losses and damages for every person who applies.

Potential cases of fraud or misuse are referred to the U.S. Department of Justice for prosecution.

Persons who have made a mistake when reporting damage or have misrepresented their losses have the opportunity to cancel their claims. Call the toll-free application number at **800-621-FEMA (TTY: 800-462-7585)** to withdraw or correct an application and prevent prosecution.

Make sure disaster aid goes to those who deserve it.
FEMA Fraud Hotline:
800-323-8603

Disaster recovery assistance is available without regard to race, color, sex (including sexual harassment), religion, national origin, age, disability, economic status or retaliation.

If someone you know has been Discriminated against, contact FEMA at 800-621-FEMA (3362) TTY: 800-462-7585

Rebuilding or Repairing?

Common sense is the watchword when hiring a contractor to repair or rebuild your storm-damaged home.

If you were satisfied with past work done by local licensed contractors, try them first. If they cannot help you, ask for recommendations. If you must hire a contractor you don't know, talk to several before signing anything.

To help the process go as smoothly as possible, follow these suggestions:

Check the contractor's reputation. The local Better Business Bureau, home builders association or building trades council are sources of information. Ask if the contractor you are thinking of using has unanswered complaints filed against him.

Ask for references. Contractors should be willing to provide names of previous customers. Call some of the customers and ask if they would hire the contractor again.

Ask for proof of insurance. Be sure the contractor has disability and workers' compensation insurance. If not, you

may be liable for accidents on your property

Ask for a written estimate. Make sure it includes everything you expect the contractor to do. Some contractors charge a fee for an estimate.

Ask for a contract. The contract should clearly state all work, costs and the payment schedule. Never sign a blank contract or one with blank spaces. It may be worthwhile to have a lawyer look at the contract before signing it.

Ask for guarantees in writing. If the contractor provides guarantees, he should clearly state what is guaranteed, who is responsible for the guarantee (dealer, contractor or manufacturer) and how long the guarantee is valid.

Get a copy of the final, signed contract. Once signed, the contract is binding upon both you and the contractor.

Do not sign off before the job is finished. Do not sign completion papers or make the final payment until the work is completed to your satisfaction.

HELP PREVENT LANDSLIDES

If your home is located on a hillside, there are some easy steps you can take to prevent landslides:

Use sandbags to divert water from uncontrolled spilling over curbs or from gutters and downspouts.

Use ground cover such as plastic sheeting, tarps or burlap to protect sensitive and unstable areas. Work woodchips and straw into the ground. Straw bales can slow down water flow and lessen erosion. Cover cracks in the ground with plastic sheeting that has been staked or loaded down with weights.

Use flexible plastic pipe to direct water into road gutters or storm drains. Redirect the flow away from slopes.

IS A BUILDING PERMIT NEEDED?

Always check with your local building, engineering, planning or development department to determine whether or not you need a permit before you make repairs to your home or business.

Permits usually are required for permanent repairs; they are always required when repairing or rebuilding buildings in the "100-year" floodplain in communities that participate in the National Flood Insurance Program.

Even if the damage was caused by wind, the floodplain ordinance will apply in the designated floodplain and require compliance with building elevation and floodproofing standards.

For information on house repairs, check with your local building official.

BEWARE OF DEBRIS WHEN CLEANING UP

The debris left behind by the hurricane may be a source of injury or illness. Be careful when cleaning damaged structures or when handling debris.

Here are some safety tips to keep in mind:

- Always wear gloves and work boots.
- Separate hazardous materials from other debris.
- Treat electrical lines and outlets with extreme care. Don't assume power is off.
- Do not allow children to play in or around debris piles.
- Maintain a safe distance from trucks hauling debris.
- Be careful when driving at night. Piles of debris awaiting removal are a hazard.
- Keep open flames and lit cigarettes away from debris piles.
- Always wash your hands after cleanup.

You may encounter potential chemical hazards during your cleanup and repair efforts. The storm may have moved containers of hazardous solvents or industrial chemicals from their normal storage places.

Do not try to remove any propane tanks that may have been displaced by the storms. These represent a real danger of fire or explosion. Call the police or fire department to report the location of these tanks.

Car batteries may contain an electrical charge. Wear insulated gloves when removing car batteries. Avoid coming in contact with any battery acid that may have spilled.

For disaster-related information visit FEMA on the Web @ www.fema.gov



For help with any disaster issues, visit your nearest Disaster Recovery Center. FEMA photo by Mark Wolfe

Pumping Out Your Flooded Basement

If your basement is still full of water, don't be in a hurry to drain it. Removing all water at once could cause serious structural damage to the floor, walls or foundation of your house. The water must be drained slowly to equalize pressure on the outside and the inside.

Water, still in the ground outside your house, may be pushing hard against the outside of your basement walls. The water in your basement is pushing back. If you drain your basement faster than the water in the ground is draining, the outside pressure may cause the foundation or the floor to crack or collapse.

Take precautions when pumping a basement to avoid serious damage, collapse and injury.

Begin pumping when floodwaters are no longer covering the ground outside. Pump out the water one foot at a time. Mark

the water level and wait overnight. Check the water level the next day. If the level went back up (covered your mark), it is too early to drain your basement. Wait 24 hours, then pump the water down one foot again. Check the level the next day.

When water in the basement stops returning to your mark, pump out two or three feet and wait overnight.

Repeat daily until all the water is out of the basement.

Use caution when entering a flooded basement. Always be absolutely sure the electricity has been turned off before entering.

Never use gasoline-powered pumps or generators indoors or in a confined space. Gasoline engines emit carbon monoxide exhaust fumes—they are hard to detect and they are deadly.



Clip & Save

FEDERAL AGENCIES

FEMA Registration 800-621-FEMA (3362)
 TTY for hearing/speech impaired 800-462-7585
 FEMA Fraud Detection 800-323-8603
 National Flood Insurance Program..... 800-720-1090
 U.S. Small Business Administration for
 PA, WV, VA, MD..... 800-659-2955
 GA, FL 800-359-2227
 AR, LA 800-366-6303
 Social Security Administration 800-772-1213
 Internal Revenue Service..... 800-829-1040
 TTY for hearing/speech impaired 800-829-4059
 Housing and Urban Development Hotline..... 800-669-9777
 Dept. of Veterans Affairs 800-827-1000

VOLUNTEER AGENCIES

American Red Cross 866-GET-INFO
 Salvation Army 317-937-7000

STATE AGENCIES

ALABAMA

Attorney General's
 Consumer Affairs Line (for fraud) 800-392-5658
 Insurance Commission..... 800-433-3966
 Employment Services
 (Disaster Unemployment Assistance)..... 866-234-5382
 Health Department..... contact your county health department
 Aging Services 800-243-5463 or 800-AGE-LINE
 Mental Health Assistance 800-367-0955
 Dept. of Environmental
 Management 334-271-7700 or 800-843-0699
 Alabama Emergency
 Management Agency 205-280-2341 or 800-843-0699
 Department of Revenue
 (Tax Information)..... 334-242-1170 or 334-242-1390
 General Contractor's License Board..... 800-304-0853
 Dept. of Human Services 334-832-4400
 Dept. of Agriculture 334-240-7100
 State of Alabama General Help Line..... 334-242-8000

FLORIDA

Dept. of Agriculture and Consumer Services 800-435-7352
 Agency for Workforce Innovation and
 Disaster Unemployment..... 800-204-2418
 Dept. of Legal Affairs/Price Gouging 800-646-0444
 Florida Emergency Information 800-342-3557
 Contractor Licensing Information..... 850-487-1395
 Dept. of Revenue 800-352-3671
 Crisis Counseling 866-518-1825

GEORGIA

Dept. of Agriculture 404-656-3685; 800-282-5852
 Dept. of Community Affairs 404-679-4940; 888-858-6085
 Dept. of Labor call the nearest DOL career center
 Dept. of Motor Vehicles..... 678- 413-8400
 Div. of Family & Children Services ... contact your local office
 Insurance & Fire Safety
 Commissioner 404-656-2070; 800-656-2298
 Division of Mental Health..... 404- 657-2252
 Division of Public Health 404- 657-2700
 Georgia Emergency Management Agency..... 800-TRY-GEMA

Governor's Office of Consumer Affairs

For area codes 404, 770, 678 404- 656-3790
 For area codes 229, 707, 912 800-869-1123

LOUISIANA

Insurance 225-342-5900 /800-259-5301
 Veterans' Affairs 225-922-0500
 Contractors State
 License Board 800-256-1392/225-765- 2301
 Unemployment..... 225-342-3018
 Mental Health 225-342-2540

MISSISSIPPI

Mississippi Emergency
 Management Agency (MEMA)..... 800-445-6362
 Attorney General, Consumer Protection..... 800-281-4418
 Dept. of Insurance, Consumer Protection..... 800-562-2957
 Disaster Unemployment Insurance Hotline 888-844-3577

NORTH CAROLINA

Governor's Emergency Hot Line 888-835-9966
 Care-Line Information and Referral 800-662-7030
 Attorney General Consumer Protection Division
 English 877-566-7226
 Spanish 919-716-0058
 Disaster Unemployment
 Assistance Benefits 866-795-8877
 Department of Agriculture 828-687-1414

SOUTH CAROLINA

Dept. of Health & Human Services,
 Bureau of Senior Services 803-898-2850
 Farm Services Agency 803-734-2210; 803-806-3830
 Dept. of Consumer Affairs 800-922-1594
 Dept. of Labor,
 Licensing and Regulation 803-896-4696
 Dept. of Mental Health Hotline..... 803-898-8581
 Dept. of Social Services..... 800-768-5700
 Dept. of Health and Environmental Control 803-898-3432
 Division of Insurance,
 Consumer Services 803-737-6160; 800-768-3467
 Ask-a-Lawyer 888-321-3644
 Dept. of Revenue 803-898-5709

VIRGINIA

Attorney General's Office 800-451-1525
 Dept. of Motor Vehicles 866-368-5463
 Dept. of Agriculture
 And Consumer Services..... 800-552-9963
 Dept. for the Aging 800-552-3402
 Bureau of Insurance..... 877-310-6560
 TTY for hearing/speech impaired 804-371-9206
 Board of Contractors 804-367-8511
 Lawyer Referral Service..... 800-552-7977
 Dept. of Mental Health..... call local agency

WEST VIRGINIA

Insurance Commission 888-879-9842
 Attorney General's Hotline 800-368-8808
 State Bar: Lawyer Referral Service..... 304-558-2456
 Bureau of Employment Programs 304-558-2630
 Disaster Crisis Counseling..... 800-232-0020
 Dept. of Environmental Protection 304-558-5929
 Bureau for Behavior Health 304-558-0298
 Human Rights Commission..... 304-558-2616
 Bureau for Public Health..... 304-558-2971